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PATENT

GAU 2764  
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JUN 23 2000  
GROUP 2700

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of  
Kight et al.

Application S/N: 09/540,011

Filed: March 31, 2000

: Expected Group Art Unit: 2764

: Expected Examiner: R. Weinhardt

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER  
SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS

**INFORMATION DISCLOSURE STATEMENT**

Honorable Assistant Commissioner  
for Patents  
Washington, DC 20231

I hereby certify that this paper or fee is being deposited  
with the U.S. Postal Service as First Class Mail addressed  
to the Assistant Commissioner for Patents, Washington,  
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on

June 20, 2000

Signature

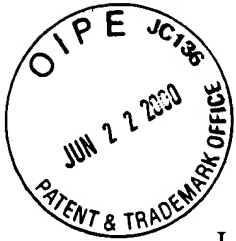
Megawick

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

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I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

A handwritten signature in black ink, appearing to read "Alfred A. Stadnicki".

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